

## KNOW YOUR CREDIT CARD

1. Paytm credit card is an 'International' credit card and can be used both domestically and internationally
2. We have taken the following additional steps to strengthen the security features of our credit cards:
  - a. All cards issued are EMV Chip and PIN Cards which require you to input a PIN for your purchases and cash withdrawals. Kindly keep the PIN secret and do not store or share it.
  - b. Certain countries have not migrated to the EMV Chip + PIN platform for cards. In these countries, your EMV Chip + PIN card would work by swiping the card along the magnetic strip in the card accepting device.
  - c. With your international Paytm Credit Card, you have the option of enabling/disabling international usage of your card. Please note that international usage is enabled by default on your international card. For further details, please visit (Paytm Microsite link)
  - d. Alerts are sent to your registered mobile number and email id for transactions conducted on your card. You can reach out to our 24 X 7 helpline number for any clarifications with regards to your card.
  - e. Paytm Credit Cards with symbol << contactless symbol >> are contactless payments enabled cards. You can simply tap-and-pay at merchant terminals for purchases up to Rs. 5000\* in India without entering the PIN. For payments above Rs. 5000\* or on terminals without, use your card by dipping or swiping with pin and/or signature.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A NEW CREDIT CARD

- To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Citi policy, require Citi to obtain, verify, and record information that identifies each person who applies for a credit card.
- What this means for you: When you apply for a credit card, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a photo ID or other identifying documents.

We appreciate your cooperation.

\* Limit prescribed by the Reserve Bank of India vide circular no. RBI/2014-15/601 dated 14.05.2015